## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Comment on FR Doc # 2015-08831

## **Submitter Information**

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## **General Comment**

The idea that "we consumers" are too stupid to use options intelligently is absurd. Covered calls and other options reduce risk in my IRA account & produce better returns.

Let people do what THEY decide is best for them and stop trying to "protect" us.